

**United States Bankruptcy Court
Western District of Tennessee**

In re Harold Van Lute Debtor(s) Case No. _____ Chapter 13

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) Harold Van Lute S.S.# xxx-xx-7667
(W) S.S.#
ADDRESS: 423 Sol Colston Road
Finger, TN 38334
PLAN PAYMENT: Debtor(s) to pay \$ 406.00 (weekly, every two weeks, semi-monthly, monthly)
PAYROLL DEDUCTION: _____ OR (X) DIRECT PAY _____
BECAUSE: _____
FIRST PAYMENT DATE: _____
PLACE OF EMPLOYMENT: _____
ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

**MONTHLY
PLAN PMT.**

HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).			
Citifinancial	Ongoing pmt. Begin			\$ <u>Current; Paid Outside</u>
	Approx. arrearage	<u>0.00</u>	Interest <u>0.00</u> %	\$ <u>0.00</u>
SECURED CREDITORS:	VALUE		RATE OF	MONTHLY
(retain lien 11 U.S.C. Sec. 1325(a)(5))	COLLATERAL		INTEREST	PLAN PMT.
First Heritage Credit	\$ <u>5,192.00</u>		<u>8.00</u> %	\$ <u>139.00</u>
Heights Finance	\$ <u>5,063.00</u>		<u>8.00</u> %	\$ <u>136.00</u>
McNairy County Trustee	\$ <u>98.00</u>		<u>8.00</u> %	\$ <u>10.00</u>
World Finance	\$ <u>1,000.00</u>		<u>8.00</u> %	\$ <u>25.00</u>

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Percentage to be paid to be determined by Trustee;

*World Finance;Citicards CBNA;Collection Management Services;Collection Management Services;McNairy County Solid Waste Management;Paypal Credit;Security Financial Service;United Consumer Financial SVCS;Verizon Wireless;

*Indicates the unsecured portion of a Secured Claim, the nonpriority portion of a Priority Claim, or an avoided Secured Claim.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$10,225.00

TERMINATION: Plan shall terminate upon payment of the above, approximately 48 months.

OTHER PROVISIONS:

Chapter 13 Trustee is authorized to make the following monthly payments for adequate protection: First Heritage Credit \$35.00, Heights Finance \$34.00, World Finance \$10.00, McNairy County Trustee \$10.00

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: Robert B. Vandiver, Jr.
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